



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

*Serving Massachusetts, Maine,
New York & New Hampshire
Hours: Monday - Friday 9 am - 4 pm
www.dgandl.com*

*100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915
TEL: (978) 921-2670
FAX: (978) 921-4870*

September 28, 2021

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Bradley Bisbee
54 Jordan Road
Mechanic Falls, ME 04256

Certified Article Number

9414 7266 9904 2150 8776 74

SENDER'S RECORD

Candy Bisbee
54 Jordan Road
Mechanic Falls, ME 04256

Certified Article Number

9414 7266 9904 2150 8776 81

SENDER'S RECORD

Candy Bisbee
102 Garth Street
Newport, ME 04953

Certified Article Number

9414 7266 9904 2150 8776 98

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 54 Jordan Road, Mechanic Falls, ME 04256
Loan Number:
Payment Due Date: October 18, 2018

Dear Sir/Madame:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee and the Owner/Investor, Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of CitiFinancial, Inc. its successors and assigns (if MERs) dated May 14, 2007 and recorded in the Androscoggin County

EXHIBIT

J

Registry of Deeds in Book 7140, Page 86. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payments	\$14,032.82
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TOTAL TO CURE DEFAULT: \$14,032.82

A portion of the amount due is reasonable interest in the amount of \$6,177.53.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of **\$14,032.82** in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Select Portfolio Servicing, Inc., Payment Processing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Select Portfolio Servicing, Inc.
Towd Point Mortgage Trust 2018-1, U.S.
Bank National Association, as Indenture
Trustee

by its attorney


Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

56436

This listing is current as of **12/17/2019**.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: 800-452-4668 Fax: 207-626-4678 Email: mdrost@mainehousing.org Address: 353 Water Street AUGUSTA, Maine 04330-4665 Counseling Services: - Pre-purchase Counseling - Rental Housing Counseling Languages: - English Affiliation: Website: www.mainehousing.org Agency ID: 81227	
Agency Name: MAINE STATE HOUSING AUTHORITY Phone: 207-626-4670 Toll Free: Fax: Email: mdrost@mainehousing.org Address: 353 Water St Augusta, Maine 04330-6113 Counseling Services: - Pre-purchase Counseling - Rental Housing Counseling Languages: - English Affiliation: MAINE STATE HOUSING AUTHORITY Website: http://www.mainehousing.org Agency ID: 84456	
Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-974-2403 Toll Free: 888-424-0151 Fax: 207-973-3699 Email: hmassow@penquils.org Address: 262 Harlow Street BANGOR, Maine 04401-4952 Counseling Services: - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops Languages: - English Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA Website: http://www.penquils.org Agency ID: 81649	
Agency Name: MIDCOAST MAINE COMMUNITY ACTION Phone: 207-442-7963-0114 Toll Free: 800-221-2221 Fax: 207-442-0122 Email: theresa.dow@mmcacorp.org Address: 34 Wing Farm Pkwy Bath, Maine 04530-1515 Counseling Services: - Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling Languages: - English - Spanish Affiliation: Website: http://midcoastmainecommunityaction.org Agency ID: 80502	
Agency Name: COASTAL ENTERPRISES, INCORPORATED Phone: 207-504-5900 Toll Free: 877-340-2649 Fax: Email: jason.thomas@celmaine.org Address: 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Reverse Mortgage Counseling
 - Services for Homeless Counseling

Languages: - English
 - Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.ceimaine.org>
Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION
Phone: 207-866-6545
Toll Free:
Fax: 207-866-6553
Email: accounting@fourdirectionsmaine.org
Address: 20 Godfrey Drive
 ORONO, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
 - Financial, Budgeting, and Credit Workshops
 - Home Improvement and Rehabilitation Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY
Website: www.fourdirectionsmaine.org
Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
 - Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St
 5th Floor
 PORTLAND, Maine 04101-3427

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English
 - Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
Website: <http://www.moneymanagement.org>
Agency ID: 82632

Agency Name: PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

Phone: 207-797-7890

Toll Free:

Fax:

Email: crwaganje@prosperityme.org

Address: 62 Elm St Ste 2

Portland, Maine 04101-3092

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- French
- Other
- Swahili

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://prosperityme.org/>

Agency ID: 80649

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.

Phone: 207-764-3721

Toll Free:

Fax:

Email: N/A

Address: 771 Main St

Presque Isle, Maine 04769-2201

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://www.acap-me.org>

Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-459-2903

Toll Free:

Fax: 207-490-5026

Email: Meaghan.Arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.yccac.org>

Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free:

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages:

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.community-concepts.org

Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 800-542-8227
Toll Free:
Fax:
Email: N/A
Address: 97 Water St
Waterville, Maine 04901-6339
Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685



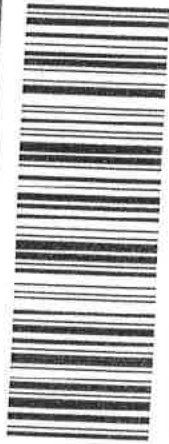
DOONAN, GRAVES & LC

ATTORNEYS AT LAW

100 Cummings Center

Suite 303C

Beverly, Massachusetts 01915



9414 7266 9904 2150 8776 74

FIRST-CLASS



US POSTAGE

\$ 007.53⁰

02 7H

0001338074 SEP 28 2021

MAILED FROM ZIP CODE 01915

Candy Bisbee
102 Garth Street
Newport, ME 04953

WV



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Bradley Bisbee
54 Jordan Road
Mechanic Falls, ME 04256

WV



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Suite 303C
Beverly, Massachusetts 01915

Bradley Bisbee
54 Jordan Road
Mechanic Falls, ME 04256

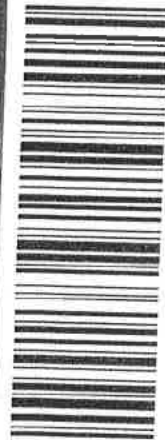
MAIL

CERTIFIED MAIL[®]



DOONAN, GRAVES
ATTORNEYS AT LAW

100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915



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FIRST-CLASS

US POSTAGE

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MAILED FROM ZIP CODE 01915



FIRST-CLASS

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0001338074 SEP 28 2021
MAILED FROM ZIP CODE 01915



Candy Bisbee
54 Jordan Road
Mechanic Falls, ME 04256



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100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915

Candy Bisbee
54 Jordan Road
Mechanic Falls, ME 04256

FIRST-CLASS



US POSTAGE

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0001338074 SEP 28 2021
MAILED FROM ZIP CODE 01915



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ATTORNEYS AT LAW

100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915

Candy Bisbee
102 Garth Street
Newport, ME 04953

FIRST-CLASS



US POSTAGE

\$ 000.73⁰

02 7H
0001338074 SEP 28 2021
MAILED FROM ZIP CODE 01915

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Tuesday, September 28, 2021 12:34 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name: Bradley
Consumer Middle Initial/Middle Name:
Consumer Last name: Bisbee
Consumer Suffix:
Property Address line 1: 54 Jordan Road
Property Address line 2:
Property Address line 3:
Property Address City/Town: Mechanic Falls Property Address State:
Property Address zip code: 04256
Property Address County: Androscoggin

Notification Details

Date notice was mailed: 9/28/2021
Amount needed to cure the default: 14032.82 Consumer Address line 1: 54 Jordan Road Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Mechanic Falls Consumer Address State: ME Consumer Address zip code: 04256
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Tuesday, September 28, 2021 12:36 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name: Candy
Consumer Middle Initial/Middle Name:
Consumer Last name: Bisbee
Consumer Suffix:
Property Address line 1: 54 Jordan Road
Property Address line 2:
Property Address line 3:
Property Address City/Town: Mechanic Falls Property Address State:
Property Address zip code: 04256
Property Address County: Androscoggin

Notification Details

Date notice was mailed: 9/28/2021
Amount needed to cure the default: 14032.82 Consumer Address line 1: 54 Jordan Road Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Mechanic Falls Consumer Address State: ME Consumer Address zip code: 04256
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Tuesday, September 28, 2021 12:37 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name: Candy
Consumer Middle Initial/Middle Name:
Consumer Last name: Bisbee
Consumer Suffix:
Property Address line 1: 54 Jordan Road
Property Address line 2:
Property Address line 3:
Property Address City/Town: Mechanic Falls Property Address State:
Property Address zip code: 04256
Property Address County: Androscoggin

Notification Details

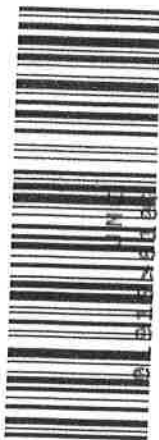
Date notice was mailed: 9/28/2021
Amount needed to cure the default: 14032.82 Consumer Address line 1: 102 Garth Street Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Newport
Consumer Address State: ME
Consumer Address zip code: 04953

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.



ATTORNEYS AT LAW

100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915



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MAILED FROM ZIP CODE 01915

US POSTAGE
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Candy Bisbee
102 Garth Street
Newport, ME 04953

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RETURN TO SENDER
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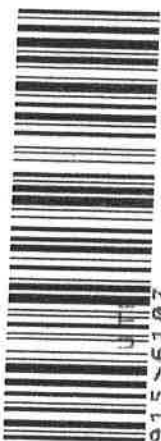
BC: 01915610733

*2937-07705-03-16



ATTORNEYS AT LAW

100 Cummings Center
Suite 303C
Beverly, Massachusetts 01915



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0001338074 SEP 28 2021
MAILED FROM ZIP CODE 01915

US POSTAGE
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Candy Bisbee

169-04067-07-47

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RETURN TO SENDER
UNDELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

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Return Receipt (Form 3811) Barcode



9590 9266 9904 2150 8776 77

1. Article Addressed to:

Bradley Bisbee
54 Jordan Road
Mechanic Falls, ME 04256

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2150 8776 74

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature JBH ☒ Agent ☐
B. Received by (Printed Name) Bradley Bisbee ☐ Addressee
C. Date of Delivery 9/30/21
D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type:
☒ Certified Mail
☐ Restricted Delivery

Reference Information

MNK/MNK
Bradley Bisbee, Candy Bisbee, Leland
Bisbee
56436

Domestic Return Receipt